

UNITED STATES BANKRUPTCY COURT
District of Minnesota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/11/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anne Marie Hansen
asf Hansen Law LLC
438 Totem Rd
St. Paul, MN 55119

Case Number:
11-30152 – GFK

Social Security/Individual Taxpayer ID/Employer Tax ID/Other
Nos.:
xxx-xx-9571

Attorney for Debtor(s) (name and address):

Craig W. Andresen
Craig W. Andresen Law Office
2001 Killebrew Dr.
Suite 330
Bloomington, MN 55425
Telephone number: 952-831-1995

Bankruptcy Trustee (name and address):

John A. Hedback
2855 Anthony Ln S Ste 201
St Anthony, MN 55418
Telephone number: 612 436-3280

Meeting of Creditors

Date: **February 4, 2011**

Time: **02:30 PM**

Location: **U S Courthouse Rm 402, 316 N Robert St, St Paul, MN 55101**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/5/11

Certificate of Completion of Financial Management Course due: 4/5/11

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

Deadline to Object to Exemptions:

If this case has been converted, a new deadline to object to exemptions arises unless: (1) the conversion took place more than one year after a plan was confirmed, or (2) the deadline had previously expired while the case was pending under chapter 7.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 200 Warren E Burger Federal Bldg & U. S. Courthouse, 316 N Robert Street, St. Paul, MN 55101. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

200 Warren E Burger Federal Building and
US Courthouse
316 N Robert St
St Paul, MN 55101
Telephone number: 651-848-1000
Web address: www.mnb.uscourts.gov

For the Court:

Clerk of the Bankruptcy Court:
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 1/12/11

Update 9/08

EXPLANATIONS

FORM B9A (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Service Page 4 of 4

CERTIFICATE OF NOTICE

District/off: 0864-3
Case: 11-30152

User: debbie
Form ID: b9a

Page 1 of 1
Total Noticed: 24

Date Rcvd: Jan 12, 2011

The following entities were noticed by first class mail on Jan 14, 2011.

db +Anne Marie Hansen, 438 Totem Rd, St. Paul, MN 55119-5346
aty +Craig W. Andresen, Craig W. Andresen Law Office, 2001 Killebrew Dr., Suite 330,
Bloomington, MN 55425-1991
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
59142886 +ACCESS GROUP INC, 5500 BRANDYWINE PKWY, WILMINGTON DE 19803-1444
59142885 ACCESS GROUP INC, PO BOX 7430, WILMINGTON DE 19803-0430
59142887 +ALLINA HOSPITALS & CLINICS, 2925 CHICAGO AVE, MINNEAPOLIS MN 55407-1321
59142888 +ALLINA HOSPITALS & CLINICS, NW 5336 PO BOX 77020, MINNEAPOLIS MN 55480-7720
59142889 +AMY CARROLL PHOTOGRAPHY, 3669 VAN BUREN ST, HUDSONVILLE MI 49426-1018
59142894 DISCOVER CARD, PO BOX 30343, SALT LAKE CITY UT 84130-0343
59142895 GREAT LAKES EDUC LOAN SVCS, P O BOX 3017, MILWAUKEE WI 53201-3017
59142896 +JOSH GATHJE, 438 TOTEM RD, ST PAUL MN 55119-5346
59142897 MEDCREDIT FINANCIAL SVCS, PO BOX 77037, MINNEAPOLIS MN 55480-7737
59142898 +NEUROLOGICAL ASSOC OF ST PAUL, 1650 BEAM AVE STE 200, SAINT PAUL MN 55109-4461
59142899 SALLIE MAE, PO BOX 9500, WILKES BARRE PA 18773-9500
59142900 +UNIVERSITY ACCOUNTING SVC LLC, PO BOX 918, BROOKFIELD WI 53008-0918
59142901 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK, PO BOX 1800, ST PAUL MN 55101-0800)
59142902 +US DEPT OF EDUCATION, PO BOX 530260, ATLANTA GA 30353-0260

The following entities were noticed by electronic transmission on Jan 12, 2011.

tr +EDI: QJAHEDBACK.COM Jan 12 2011 18:03:00 John A. Hedback, 2855 Anthony Ln S Ste 201,
St Anthony, MN 55418-2637
smg +EDI: MINNDEPREV.COM Jan 12 2011 18:03:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
59142890 EDI: BANKAMER.COM Jan 12 2011 18:03:00 BANK OF AMERICA, P O BOX 15026,
WILMINGTON DE 19850-5026
59142891 EDI: TSYS2.COM Jan 12 2011 18:03:00 BARCLAYS BANK CARD SERVICES, PO BOX 8801,
WILMINGTON DE 19899-8801
59142892 +EDI: CHASE.COM Jan 12 2011 18:03:00 CHASE CARD SERVICES, PO BOX 15298,
WILMINGTON DE 19850-5298
59142893 EDI: DISCOVER.COM Jan 12 2011 18:03:00 DISCOVER BANK, PO BOX 6103,
CAROL STREAM IL 60197-6103
59142899 EDI: SALMAESERVICING.COM Jan 12 2011 18:03:00 SALLIE MAE, PO BOX 9500,
WILKES BARRE PA 18773-9500

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
smg* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2011

Signature: _____

Joseph Speetjens